

EXHIBIT 1

NOTICE

Lake Superior Court, County Division 3
2293 N Main Street
Crown Point Indiana 46307

PATRICK RUSNIAK v. CAPITAL ONE AUTO

45D09-2209-SC-004814

45D09-2209-SC-004814
To: CAPITAL ONE AUTO
P.O. BOX 259407
Plano, TX 75025

If your notice is for a CIVIL/SMALL CLAIMS case, please report to Lake County Division 3, Administration Building, Room A112.

EVENTS

File Stamped /		
Entry Date	Order Signed	Event and Comments
09/22/2022		Hearing Scheduling Activity Bench Trial scheduled for 11/04/2022 at 8:45 AM.
OTHER PARTY - NOTICED		OTHER PARTY - ENOTICED
N/A		PATRICK RUSNIAK (Plaintiff)

04-010-2022-0241000448-0241

22-0242000448-0242

MICHAEL A. BROWN
CLERK LAKE CIRCUIT/SUPERIOR COURT
2293 NORTH MAIN STREET
CROWN POINT, INDIANA 46307



neopost® FIRST CLASS MAIL PERMIT NO. 5822
US POSTAGE \$000.49

POSTNET ZIP+4® 46307-1600
US2290 MAILED AT CROWN POINT IN 09/22/22

ADDRESS SERVICE REQUESTED



COAF Records Management
PCD 31065-0120

SEP 30 2022

Received
S. Anderson

6 HPDENMP 75025

Important information is on the back of this notice of claim. PLEASE READ.

Plaintiff

COUNTY DIV. 3

Lake Superior Court

Clerks Office

Small Claims Division

2293 N. Main St.

Crown Point, IN

Phone: (219) 755-3448,

755-3454

Name PATRICK M BUSNIAKAddress 15330 RAISTON PLCity LOWELLState IN Zip Code 46356

CAUSE NUMBER: 45D09-2209-SC-004814

Phone # 219 384 9515 Cell# SAMEEmail: PMR 133 @ YAHOO.COM**Filed in Clerk's Office**

September 22, 2022

Defendant #1

Defendant #2 CLERK LAKE SUPERIOR COURT

Name CAPITAL ONE AUTO

Name

NP

Address PO Box 259407

Address

City PLANO

City

State TX Zip Code 75025-9407

State

Zip Code

Phone # 800 946 0332 Cell#

Phone#

Cell#

Email: 877-889-9407

Email:

TO THE DEFENDANT::

You have been sued by the Plaintiff whose name appears above. YOU ARE HEREBY NOTIFIED that the trial of this claim is set for the 4 day of November, 2022 at 8:45am. If you fail to appear in the LAKE SUPERIOR COURT SMALL CLAIMS DIVISION 3, 2293 North Main St., Crown Point, IN, Room A 112, at the date and time set for trial, a default judgment may be entered against you. ALL PARTIES MUST BRING TO COURT 3 COPIES OF ALL DOCUMENTS THEY INTEND TO SUBMIT AS EVIDENCE TO THE JUDGE.

A brief statement of the nature of the Plaintiff's claim against you is as follows: Failure

to maintain proper credit reporting. FARA Requires
Proper And Accurate credit Reporting on Debit
TradeLine. TOO MANY ERRORS BY CAPITAL ONE AUTO

Exhibits Attached: Account Contract Other Lease

(LANDLORD'S MUST ATTACH A COPY OF THE LEASE TO THIS DOCUMENT, IF ONE EXISTS, AND PROVIDE TO THE CLERK 1 ADDITIONAL COPY OF THE LEASE FOR EVERY PERSON SUED AT THE TIME SUIT IS FILED)

The Plaintiff demands judgment against the Defendant(s) for \$ 3000.00 costs of action, interest allowed by law and all other proper relief.

Signature of Plaintiff(s)

SERVICE INFORMATION

DATE
September 22, 2022

SHERIFF

CLERK

BY DEPUTY



NP

EXHIBIT 1

CAPITAL ONE AUTO

9-22-22

Account # 620 734 942 536

I AM SORRY you for constant
in ACCURACIES on my PERSONAL
Credit Reports. YOU ARE AWARE
of my constant Disputes with
TRANSUNION, EXPERIAN, AND EQUifax

I CAN'T understand why there are
so MANY CHANGES amongs my
Reports in which you only CAN
change or Alter IN which the Account
IS Reported. I feel that you have
done nothing positive to fix this.
IN fact you couldn't even MARK
my Settlement Payments on my Report
until the very End. YOU KNOW EXACTLY
How to destroy A PERSON'S ABILITY to
move forward even AFTER an
Agreement is in place By not
Reporting those Payments even IF
It's what is PART of A Settlement.
You chose to continue to MARK
C/O. AS A continual way to
make me LOOK BAD.

EXHIBIT 2

RS.MD.

Please review all my
2+Hubs and call me with
any questions. I am looking
for resolutions here by removing
the guidelines and not money
unless we have to go to trial.
In which at that point I will
prove my case.

EXHIBIT 3

I feel that I should not
have to monitor a closed account
as often as I have on this one

Even the Ending Balance of
15,096.78 should be the
written off balance, not 18,870

I will dismiss my lawsuit if
Capital One delete's this
tradeline from TRANSONOR,
EQUIFAX And EXPERIAN.

Capital One or it's Attorney
may call to discuss. However
everything we agree on must be
in writing.

219-384-9515

PATRICK M RUSNAK

EXHIBIT 4

I would like to know why
 Capital One only tends to
 document the most negative or
 harmful means to destroy a
 person's credit report. See
 The Transition History Report
 starting 10-13-20 - 10-11-21
 No any of the credit reports
 Have additional comments such as
 agreement to place or show
 payments made for those months
 Instead of C/O. The whole page
 is to destroy a person's credit not
 update as to what is correct or
 fair. The inconsistency with the
 way this account is being reported
 is so inaccurate that it keeps me
 from purchasing anything in the
 future to some degree. Capital One
 Auto are the only people who can
 change what's on my credit report
 How can there be so many
 changes on all 3 credit reports
 if they are so accurate???



LAPIDI

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

CHOOSE AN OPTION TO RESOLVE YOUR REMAINING BALANCE

[REDACTED]

PATRICK RUSNIAK
15330 RALSTON PL
LOWELL IN 463561146

0109
000007409

Account Number:	6207349422536
Vehicle:	11 CHEVROLET SUBURBAN
VIN:	1GNSKKE36BR167650
Account Balance:	\$21,480.74

Dear PATRICK RUSNIAK,

We understand losing your vehicle is stressful. Unfortunately, there is still debt owed for your '11 CHEVROLET SUBURBAN. We're offering you 2 options to resolve your balance. Here's a breakdown of each option, so you can decide which one works best for you.

PAY FULL AMOUNT

Pay your full remaining balance:
\$21,480.74

- Your account will be paid in full, with nothing more to owe.
- We'll inform the credit bureaus that you're "paid in full" after finishing your plan.
- Future lenders may see your prior charge off and that you paid your account in full.

RESOLVE FOR LESS¹

Pay 17.57% of your remaining balance:
\$3,774.20

- We'll forgive the rest of your remaining balance.
- We'll inform the credit bureaus that you're "paid in full for less than the full balance" after finishing your plan.
- Future lenders may see your prior charge off and that you paid less than what you owed.
- You may be required to report the amount we forgive as income on your taxes.²

Both options can be broken up monthly, up to a 36-month duration.* If you don't accept a plan to resolve your balance, we may continue our attempts to collect on your account.

Call by November 2, 2020 to accept.
1-800-943-0332

Our agents are here Monday through Thursday from 9:00 a.m. to 6:00 p.m., and Friday 9:00 a.m. to 5:00 p.m. Eastern Time to answer your questions and help you work this out.

Sincerely,

Capital One Auto Finance

¹ If you accept this offer, any proceeds received from insurance claims, refunds from GAP cancellations, refunds from warranty cancellations, refunds from credit life cancellations, and/or cancellations from other products will not be applied to your offer.

² If we cancel or forgive \$500 or more of principal on a debt you owe, we will provide you a 1099-C tax form if required by law. Please consult the instructions accompanying your tax forms and/or your tax advisor for more information.

* 36-month duration is from the first payment date. Your first payment must be within 30 days of accepting the offer.

This communication is from a debt collector and is an attempt to collect a debt; any information obtained will be used for that purpose.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

OCTOBER 3, 2020



Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-949-0332

CHOOSE AN OPTION TO RESOLVE YOUR REMAINING BALANCE

IMPORTANT DISCLOSURES

Bankruptcy Disclosure

To the extent that you have filed bankruptcy, you may not be personally liable for the unpaid balance of this loan. If we retain a lien on the vehicle, it may be subject to repossession in accordance with the laws of the state where located. This letter is being provided for informational purposes only. Remember, any payments you make are voluntary.

State and Local Disclosures

If you receive this letter in Connecticut, the District of Columbia, Iowa, New York City, or North Carolina, and your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s), or if you receive this letter in Vermont irrespective of the nature of the debt associated with your Account, the following disclosure is required by state or local law:

This is an attempt to collect a (consumer) debt (claim). Any information obtained will be used for that purpose.

The following disclosure is required by state law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s) and you receive this letter in Iowa:

This communication is from a debt collector.

The following disclosure is required by state law if your Account involves a debt owed primarily for personal, family, household or other consumer purpose(s) and you receive this letter in Massachusetts:

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

This is not a complete list of the rights that you might have. The terms above in this Section are defined by applicable state or local law.

EXHIBIT 6

This communication is from a debt collector and is an attempt to collect a debt; any information obtained will be used for that purpose.

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PIFSIF Options_00584

Page 2 of 3

0-9
CLR00079A 6056 2108 284 07 20211015 PG 2 OF 3 57547791.2 01007409



EXHIBIT 7

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

PAYMENT OPTIONS



Pay By Phone

Call us at 1-800-946-0332 to make an electronic payment using your checking account or debit card with a live agent who will be happy to assist you!



Pay By Mail

Make your check out to "Capital One Auto Finance," include your account number, 6207349422536, on the check, and mail it to:

Capital One Auto Finance
PO Box 60511
City of Industry, CA 91716-0511



MoneyGram

MoneyGram* allows you to send certified funds directly to Capital One Auto Finance. Simply provide the following information when making your MoneyGram Payment:

Receive Code:	1776
Company Name:	Capital One Auto Finance
City:	Plano
State:	TX
Account Number:	6207349422536



Western Union* allows you to send certified funds directly to Capital One Auto Finance. Simply provide the following information when making your Western Union Payment:

Code City:	CAPAUTO
State:	TX
Account Number:	6207349422536 + the two letter state abbreviation for your state of residence

*Capital One does not provide, endorse, or guarantee any third-party product, service, information, or recommendation listed above. The third parties listed are not affiliated with Capital One and are solely responsible for their products and services. All trademarks are the property of their respective owners.

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Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

PIFSIF Options_00584

Page 3 of 3



Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

YOUR SETTLEMENT AGREEMENT & RECURRING PAYMENT CONFIRMATION



PATRICK RUSNIAK
15330 RALSTON PL
LOWELL IN 463561146

0109
000004529

Account Number: 6207349422536
Account Balance: \$21,271.06¹
Settlement Amount: \$3,774.20

EXHIBIT 8

Dear PATRICK RUSNIAK,

Thank you for speaking with us on 10/13/2020 regarding a settlement agreement for your Capital One Auto Finance account. The details of your settlement agreement are as follows:

Settlement Amount. You have agreed to settle your account for \$3,774.20, to be paid by 8/16/2023.²

Payment Arrangements. You have agreed to pay at least \$104.84 MONTHLY so that your account will be settled by 8/16/2023.

First Payment. You have already paid \$104.84 towards your settlement amount. Your next payment under this settlement agreement is due by 10/16/2020.

Upon payment of the settlement amount noted above, Capital One Auto Finance will consider your account as settled for less than the full balance. You will not be responsible for paying the remaining amount on your account.³ If you choose to make voluntary payments after completing the settlement, we'll apply any payments received to reduce the remaining amount you are not obligated to pay as a result of your settlement.

You may cancel your settlement agreement at any time by contacting us at the phone number below. We may also cancel your settlement agreement if: 1) you pay your account in full; 2) you fail to make the minimum Payment Arrangements noted above; 3) your vehicle is deemed a total loss after entering into this settlement agreement; or 4) if you file for bankruptcy protection and your bankruptcy case is dismissed. If your settlement agreement is cancelled for any reason, you will be responsible for paying the full balance remaining on your account.

To the extent you file bankruptcy, we may file a secured proof of claim reflecting the outstanding amount under this settlement agreement. Additionally, we reserve the right to file an unsecured proof of claim to reflect the pre-settlement balance on your account (excluding this settlement amount and any amounts paid). Your bankruptcy filing may have an impact on your credit reporting.

¹ Payoff balance is valid for 10 days from the date of this letter.

² Proceeds from insurance claims, refunds from GAP cancellations, refunds from warranty cancellations, refunds from credit life cancellations, and/or cancellations from other products may not be applied to payments made in acceptance of this settlement offer.

³ If we cancel or forgive \$600 or more of principal on a debt you owe, we will provide you a 1099-C tax form if required by law. Please consult the instructions accompanying your tax forms and/or your tax advisor for more information.

This communication is from a debt collector and is an attempt to collect a debt; any information obtained will be used for that purpose.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

RPay Confirmation_00510

Page 1 of 2

CL080916 6456 2210 204 87 20281826 PD 1 OF 2 37795394.2 0004529 8-B



Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

YOUR SETTLEMENT AGREEMENT & RECURRING PAYMENT CONFIRMATION

You have set up automatic payments with our Recurring Payment Plan to pay towards your settlement amount. By signing up for your Recurring Payment Plan, you have authorized Capital One Auto Finance to electronically debit payments from your bank account per the schedule and for the amount listed below until the earlier of 1) your settlement amount is paid in full, 2) your total account balance is paid in full, 3) your settlement agreement is cancelled for any reason, 4) your Recurring Payment Plan reaches the end of its term (not to exceed 36 months), or 5) you direct us to stop.

Bank Routing Number:	074000010
Bank Account Number:	XXXXXX6781
Date Authorization Received:	10/26/2020
First Withdrawal Date:	11/16/2020
Last Withdrawal Date:	09/16/2023
Schedule:	MONTHLY, ON 16TH
Amount Drafted Per Payment	104.84.
Settlement Amount	\$3,774.20

If funds are unavailable at the time we attempt to debit your bank account or your recurring payment is not received for any reason, you will be responsible for contacting us to make a payment. Please note, we will terminate your Recurring Payment Plan if your bank declines to honor two consecutive payments for any reason.

Any change to your Recurring Payment Plan must be received 3 business days before your payment date to be effective for this payment; otherwise, the change will be effective starting next payment. If you have any questions, please contact us at 1-800-946-0332, Monday through Thursday from 9:00 a.m. to 6:00 p.m., and Friday 9:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Capital One Auto Finance

EXHIBIT 9

This communication is from a debt collector and is an attempt to collect a debt; any information obtained will be used for that purpose.

Capital One Auto Finance is a division of Capital One, National Association, successor to Onyx Acceptance Corporation and NFB Funding, Inc.

RPay Confirmation_00510

Page 2 of 2

CLR0809A 6156 2206 20% 87 28281028 PD 2 OF 2 20755593.2 0004529 9-3



ATTN: COAF Credit Bureau Dispute
Capital One Auto Finance
PO Box 259407
Plano, TX 75025-9407

SUBMITTING A CREDIT BUREAU DISPUTE

EXHIBIT

Account Number: XXXXXXXXX2536

/0

Dear PATRICK RUSNIAK,

Thank you for taking the time to speak with us today regarding the credit bureau reporting of your Capital One Auto Finance (COAF) account.

Credit Bureau Dispute Information Needed

The following information will be needed by us to efficiently address your concern(s):

- # 1 • Customer full name
- # 2 • Customer full SSN
- # 3 • Customer full account number
- # 4 • Customer current phone number and address
- # 5 • The month and year of payment and/or reporting being disputed
- # 6 • The reason for the dispute
- # 7 • How the information you are disputing appears on the credit report
- # 8 • Any supporting documentation showing the information was submitted in error (Examples: Letter from dealer, Bank Statement, Police report, etc.)

To ensure we can accurately and efficiently address your concern(s), the following methods are available to formally submit a credit bureau dispute:

- Send us a fax at 1-877-889-5643
- Write to us at the following address:
ATTN: COAF Credit Bureau Dispute
Capital One Auto Finance
PO Box 259407
Plano, TX 75025-9407

Credit Bureau Dispute Response Time

Upon receipt of dispute information, a response will be mailed within 30 days.

For any other questions, you can reach a customer care representative at 1-800-946-0332, Monday through Friday, from 9:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Credit Bureau Team
Capital One Auto Finance

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

CBR_Dispute Ltr_10039

Page 1 of 1



November 18, 2021

Capital One Auto Finance
7933 Preston Road
Ft. Worth, TX 76124
1-800-946-0332

EXHIBIT

//

PATRICK RUSNAK
15330 RALSTON PL
LOWELL, IN 46356-1146

To protect your personal information, we intentionally left this page blank.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

Copy of Document_50004

Page 1 of 2



November 18, 2021

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

YOUR REQUESTED DOCUMENTS

PATRICK RUSNIAK
15330 RALSTON PL
LOWELL, IN 46356-1146

Account Number: 6207349422536
Vehicle: 11 CHEVROLE SUBURBAN
VIN: 1GNSKKE36BR167650

Dear PATRICK RUSNIAK,

Based on your recent request, we are sending you the following document(s) with this letter:

- Account History

We are committed to providing the best customer service in the auto lending industry, and your experience is important to us. If you have any questions, please contact us at 1-800-946-0332, Monday through Friday, from 9:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Capital One Auto Finance

EXHIBIT 12

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

Copy of Document_50004

Page 2 of 2



Transaction History Report

Date: 11/18/2021

Time: 2:41:01PM

Account # 62073494225361001		Borrower: PATRICK RUSNAK				Transaction Type: ALL		Transaction Level: ALL		From: 01/01/2001		To: 11/18/2021	
Process Date	Seq	Interest	Principal	Misc	Balance	Effective Date	Tr.Code	Action/Field	Change Data	Misc J N	Total	Int Adj	Desc
10/11/2021	001	.00	595.00	.00	15,096.78	10/10/2021	30	I	EXHIBIT 13		.00	.00	WDFF
10/08/2021	003	.00	1,365.00	.00	16,091.78	10/08/2021	30	I			.00	.00	WDFF
10/08/2021	001	.00	220.64	.00	17,456.78	10/08/2021	30	I			.00	.00	DBTP
09/16/2021	001	.00	104.84	.00	17,677.42	09/16/2021	30	I			.00	.00	RPAY
08/19/2021	001	.00	104.84	.00	17,782.26	08/16/2021	40	I			.00	.00	ROI X
08/16/2021	001	.00	104.84	.00	17,677.12	08/16/2021	30	I			.00	.00	RPAY
07/16/2021	001	.00	104.84	.00	17,782.26	07/16/2021	30	I			.00	.00	RPAY
06/16/2021	001	.00	104.84	.00	17,887.10	06/16/2021	30	I			.00	.00	RPAY
05/20/2021	001	.00	104.84	.00	17,991.94	05/15/2021	40	I			.00	.00	ROI X
05/17/2021	001	.00	104.84	.00	17,887.10	05/15/2021	30	I			.00	.00	RPAY
04/16/2021	001	.00	104.84	.00	17,991.94	04/16/2021	30	I			.00	.00	RPAY
04/01/2021	001	.00	144.84	.00	18,096.78	04/01/2021	30	I			.00	.00	DBTP
03/16/2021	001	.00	104.84	.00	18,241.62	03/16/2021	30	I			.00	.00	RPAY
02/19/2021	001	.00	104.84	.00	18,346.46	02/16/2021	40	I			.00	.00	ROI X
02/16/2021	001	.00	104.84	.00	18,241.62	02/16/2021	30	I			.00	.00	RPAY
01/16/2021	001	.00	104.84	.00	18,346.46	01/16/2021	30	I			.00	.00	RPAY
12/31/2020	001	.00	210.00	.00	18,451.30	12/31/2020	30	I			.00	.00	DBTP
12/21/2020	001	.00	104.84	.00	18,661.30	12/16/2020	40	I			.00	.00	ROI X
12/16/2020	001	.00	104.84	.00	18,556.46	12/16/2020	30	I			.00	.00	RPAY
11/19/2020	001	.00	104.84	.00	18,661.30	11/16/2020	40	I			.00	.00	ROI X
11/16/2020	001	.00	104.84	.00	18,556.46	11/16/2020	30	I		.00	.00	RPAY	
10/19/2020	001	.00	104.84	.00	18,661.30	10/19/2020	30	I		.00	.00	DBTP	
10/13/2020	001	.00	104.84	.00	18,766.14	10/13/2020	30	I		.00	.00	DBTP	
07/03/2020	001	.00	.00	39.75	18,870.98	07/03/2020	46	L			0.00	.00	****
05/06/2020	004					05/06/2020	29	900	NEXT DUE 03/23/20				
05/06/2020	007	.00	.00	.00	18,870.98	05/06/2020	31	S			.00	.00	DEFR
05/06/2020	002					05/06/2020	29	900	NEXT DUE 02/23/20				
05/06/2020	001	.00	.00	.00	18,870.98	05/06/2020	31	S			.00	.00	DEFR
03/02/2020	001	.00	.00	39.75	18,870.98	05/03/2020	46	L			0.00	.00	****
04/02/2020	001	.00	.00	39.75	18,870.98	04/02/2020	46	L			0.00	.00	****
03/26/2020	003					03/26/2020	29	900	IEU 541.16 NEXT DUE 01/23/20				
03/26/2020	002	502.51	97.49	.00	18,870.98	03/23/2020	40	A			600.00	.19	ROI X

Page 10

Transaction History Report

Date: 11/18/2021

Time: 2:41:01 PM

Account # 62073494225361001		Borrower: PATRICK RUSNIAK				Transaction Type: ALL		Transaction Level: ALL		From: 01/01/2001 To: 11/18/2021			
Process Date	Seq	Interest	Principal	Misc	Balance	Effective Date	Tr.Code	Action/Field	Change Date	Misc N	Total	Int Adj	Desc
03/23/2020	003					03/23/2020	29	900	IEU .00 NEXT DUE 02/23/20				
03/23/2020	002	502.51	97.49	.00	18,773.49	03/23/2020	30	A	VOID		600.00	.00	ACHP
03/19/2020	003					03/19/2020	29	900	IEU 450.97 NEXT DUE 01/23/20				
03/19/2020	002	412.32	187.68	.00	18,870.98	03/16/2020	40	A			600.00	.38	ROIX
03/16/2020	004					03/16/2020	29	900	IEU .00 NEXT DUE 02/23/20				
03/16/2020	003	412.32	187.68	.00	18,683.30	03/16/2020	30	A	VOID		600.00	.00	ACHP
02/13/2020	003					02/13/2020	29	900	IEU .00 NEXT DUE 01/23/20				
02/13/2020	002	283.28	316.72	.00	18,870.98	02/13/2020	30	A			600.00	.00	ACHP
02/10/2020	004					02/10/2020	29	900	IEU 243.98 NEXT DUE 12/31/19				
02/10/2020	003	600.00	.00	.00	19,187.70	02/10/2020	30	A			600.00	.00	ACHP
02/01/2020	002	.00	.00	29.75	19,187.70	02/02/2020	46	L			0.00	.00	****
01/13/2020	003					01/13/2020	29	900	IEU 477.15 NEXT DUE 11/23/19				
01/13/2020	002	424.74	160.62	.00	19,187.70	01/09/2020	40	A			583.36	.43	ROIX
01/09/2020	003					01/09/2020	29	900	IEU .00 NEXT DUE 12/23/19				
01/09/2020	002	424.74	160.62	.00	19,027.08	01/09/2020	30	A	VOID		583.36	.00	ACHP
01/05/2020	003					01/05/2020	29	900	IEU 385.44 NEXT DUE 11/23/19				
01/05/2020	002	333.03	262.09	.00	19,187.70	01/02/2020	40	A			595.12	.71	ROIX
01/02/2020	003					01/02/2020	29	900	IEU .00 NEXT DUE 12/23/19				
01/02/2020	002	333.03	262.09	.00	18,925.61	01/02/2020	30	A	VOID		595.12	.00	ACHP
12/30/2019	004					12/30/2019	29	900	IEU 293.66 NEXT DUE 11/23/19				
12/30/2019	003	595.12	.00	.00	19,187.70	12/30/2019	30	A			595.12	.00	ACHP
11/26/2019	004					11/26/2019	29	900	IEU 442.12 NEXT DUE 10/23/19				
11/26/2019	003	600.00	.00	.00	19,187.70	11/25/2019	30	A			600.00	.00	DNTP
10/21/2019	003					10/21/2019	29	900	IEU 569.19 NEXT DUE 09/23/19				
10/21/2019	002	600.00	.00	.00	19,187.70	10/21/2019	30	A			600.00	.00	ACHP
10/04/2019	003					10/04/2019	29	900	IEU 945.86 NEXT DUE 08/23/19				
10/04/2019	002	595.12	.00	.00	19,187.70	10/02/2019	40	A			595.12	.00	ROIX
10/02/2019	004					10/02/2019	29	900	IEU 324.47 NEXT DUE 09/23/19				
10/02/2019	003	595.12	.00	.00	19,187.70	10/02/2019	30	A	VOID		595.12	.00	ACHP
09/02/2019	001	.00	.00	29.75	19,187.70	09/02/2019	46	L			0.00	.00	****

EXHIBIT 14

Page 2 of 2

Transaction History Report

Date: 11/18/2021

Time: 2:41:01PM

Account #: 61073494225961001

Borrower: PATRICK RUSNIAK

Transaction Type: ALL

Transaction Level: ALL

From: 01/01/2001

To: 11/18/2021

Process Date	Seq	Interest	Principal	Misc1	Balance	Effective Date	Tr.Code	Action/Field	Change Data	Misc3 N	Total	Int Adj	Desc
07/30/2019	001	.00	19,187.70		19,187.70	07/24/2019	22				.00	78.62	

EXHIBIT 15


CAPITAL ONE
PO BOX 85870
RICHMOND VA 23285-5870

12/5/2021

PATRICK RUSNIAK
15330 RALSTON PL
LOWELL, IN 46356

EXHIBIT 16

To protect your information this page has been intentionally left blank

Requests for Information or Notices of Errors must be sent to: Capital One, N.A., P.O. Box 21887, Eagan, MN 55121
Office Hours: Monday – Friday 8:30 AM – 6:30PM ET

T3-CL

170364730

Page 1 of 1


CAPITAL ONE
PO BOX 85870
RICHMOND VA 23285-5870

12/6/2021

PATRICK RUSNIAK
16330 RALSTON PL
LOWELL, IN 46356

EXHIBIT 17

Case Reference Number: 21120612294806

Dear PATRICK RUSNIAK,

We are researching your recent correspondence regarding your Capital One Auto Finance concerns and will provide a response as soon as possible.

Should you have any questions concerning your account, please contact our Customer Service Department at (800) 946-0332.

Sincerely,

*Office of the President,
Capital One Auto Finance*

Requests for Information or Notices of Errors must be sent to: Capital One, N.A., P.O. Box 21887, Eagan, MN 55121
Office Hours: Monday – Friday 8:30 AM – 6:30PM ET

T3-ACCT

170364730

Page 1 of 1

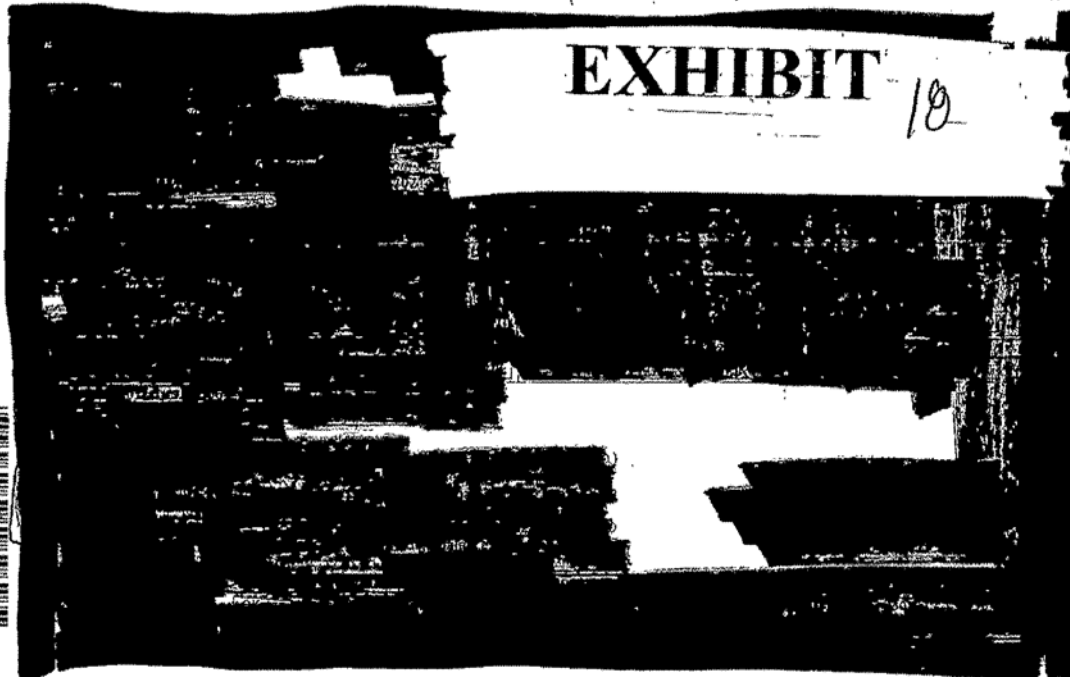

CAPITAL ONE AUTO FINANCE #6207349422536**** (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025, (800) 946-0332)

Date Opened: 07/24/2019 Date Updated: 07/15/2021 Pay Status: >Charged Off
 Responsibility: Individual Account Payment Received: \$0 Terms: \$0 per month, paid Monthly for 56 months
 Account Type: Installment Account Last Payment Made: 06/16/2021 Date Closed: 07/31/2020
 Loan Type: AUTOMOBILE Original Charge-off: \$18,870 >Maximum Delinquency of 90 days in 04/2020

High Balance: High balance of \$19,187 from 02/2021 to 05/2021; \$19,187 from 07/2021 to 07/2021

Estimated month and year that this item will be removed: 08/2026

	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020
Balance	\$20,496		\$20,601	\$20,601	\$20,851	\$20,956						
Scheduled Payment	\$0		\$0	\$0	\$0	\$0						
Amount Paid	\$0		\$0	\$249	\$104	\$0						
Past Due	\$20,496		\$20,601	\$20,601	\$20,851	\$20,956						
Remarks	DRG/PRL		DRG/PRL	DRG/PRL	DRG/PRL	DRG/PRL						
Rating	C/O	X	C/O	C/O	C/O	C/O	C/O	X	C/O	C/O	C/O	C/O
	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Rating	C/O	C/O	60	90	X	60	30	60	30	30	30	30



To dispute online go to: <http://transunion.com/disputeonline>

P EHCNF-002 02020-027124 04/1

EXHIBIT 19

TRANSUNION

9-24-20-20 (Report Date)

12-19-2020 (Report Date)

Notice on 10-2020 X

Notice on 11-20-20 X

2-26-21 (Report Date)

3-30-21 (Report Date)

7-26-21 (Report Date)

Notice now ALL of A sudden
on month 8-19 they marked
A 30 day late.

Also on 12-19. It went
from A 30 day as previous
Reports now to A 60 day
then on 1-20 to A 30 from
A 60. Then on 2-20 A 60
from A 30. Then on 3-20 AN X
from A 60 Then on 6-20 A CO
from A 90.

EXHIBIT

A c/o.
6-21 Goes to A 90 from
A 60 from A X. ON
A 60, ON 3-20 goes to
ON 8-20 goes to A 30 from
goes to A 60 from A 30.
from A 60, ON 1-20
ON 12-19 goes to A 30

from A 30.
8-19 goes to A 30

Reprint Date 11-14-21

Reprint Date 9-23-21

TRANS UNDER

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

CAPITAL ONE AUTO FINANCE #6207349422536**** (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025. (800) 946-0332)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Balance; Date Updated; Last Payment Made; Past Due; Terms; Remarks; Rating; Payment Received.** Here is how this account appears on your credit report following our investigation.

Date Opened:	07/24/2019	Balance:	\$21,166	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	12/18/2020	Terms:	\$0 per month, paid Monthly for 56 months
Account Type:	Installment Account	Payment Received:	12/16/2020 (\$104)	Date Closed:	07/31/2020
Loan Type:	AUTOMOBILE	Last Payment Made:	12/16/2020		>Maximum Delinquency of 90 days in 04/2020 and in 06/2020<
		High Balance:	\$19,187		
		Original Charge-off:	\$18,870		
		Past Due:	>\$21,166<		

Remarks: DISP INVG COMP-RPT BY GRNTR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 08/2026

	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019
Rating	X	X	C/O	C/O	C/O	90	60	90	60	30	60	30
	11/2019	10/2019	09/2019	08/2019	07/2019							
Rating	30	30	30	OK	OK							

EXHIBIT 21

CAPITAL ONE AUTO FINANCE #6207349422536**** (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025, (800) 946-0332)

Date Opened: 07/24/2019
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: AUTOMOBILE

Date Updated: 08/31/2020
 Payment Received: \$0
 Last Payment Made: 02/13/2020
 Original Charge-off: \$18,870

Pay Status: xCharged Off
 Terms: \$0 per month, paid Monthly for 56 months
 Date Closed: 07/31/2020
 Maximum Delinquency of 90 days in 04/2020 for \$1,765 and in 06/2020 for \$1,765

High Balance: High balance of \$19,187 from 07/2019 to 08/2020
 Estimated month and year that this item will be removed: 08/2026

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019
Balance	\$21,480	\$21,210	\$20,780	\$20,394	\$19,965	\$19,548	\$19,140	\$18,943	\$19,537	\$19,725	\$19,931	\$20,123
Scheduled Payment	\$0	\$0	\$595	\$595	\$595	\$595	\$595	\$595	\$595	\$595	\$595	\$595
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$1,200	\$0	\$595	\$600	\$600	\$0
Past Due	\$21,480	\$21,210	\$1,765	\$1,170	\$1,765	\$1,170	\$575	\$1,180	\$585	\$585	\$590	\$595
Remarks	PRU	PRU										
Rating	C/O	C/O	90	60	90	60	30	60	30	30	30	30
	08/2019	07/2019										
Balance	\$19,700	\$19,292										
Scheduled Payment	\$595	\$595										
Amount Paid	\$0	\$0										
Past Due	\$0	\$0										
Rating	OK	OK										

EXHIBIT

22

To dispute online go to: <http://transunion.com/disputeonline>

P CTTF5-002 02246-103C274 04/11

File Number: 310733846
Date Issued: 02/28/2021

Page 4 of 7

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was/were verified as accurate; however, other information has also changed.

EXHIBIT

Transcon

CAPITAL ONE AUTO FINANCE #E207349422535**** (CB DISPUTES TEAM, P O BOX 289407, PLANO, TX 75025, (800) 946-0332)
We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**.
However, we updated: **Balance; Date Updated; Last Payment Made; Past Due; Rating; Payment Received**. Here is how this account appears on your credit report following our investigation.

Date Opened: 01/24/2019
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE

Balance:	\$20,956
Date Updated:	02/10/2022
Last Payment Made:	01/16/2022
High Balance:	\$19,167
Original Charge-off:	\$18,870
Past Due:	>\$20,956<

Pay Status: >Charged Off<
Terms: Monthly for 56 months
Date Closed: 07/31/2020
>Maximum Delinquency of 90 days in 04/2020
and in 06/2020<

Remarks: DISP INVG COMP RPT BY GRNTR, >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 06/2026

Rating	60	30	30	30	OK	OK
01/2012	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	C/D	C/D	C/D	C/D	C/D	C/D
01/2011	02/2012	03/2012	04/2012	05/2012	06/2012	07/2012
Rating	C/D	C/D	C/D	C/D	C/D	C/D
01/2010	02/2011	03/2011	04/2011	05/2011	06/2011	07/2011
Rating	60	30	30	30	OK	OK

09/28/22 17:45:26 8773834882

→ 8773834882

Capital One

Page 826

CAPITAL ONE AUTO FINANCE #6207349422536**** (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025, (800) 946-0332)

Date Opened: 07/24/2019 Balance: \$20,956 Pay Status: >Charged Off
 Responsibility: Individual Account Date Updated: 02/28/2021 Terms: \$0 per month, paid Monthly for 56 months
 Account Type: Installment Account Payment Received: \$0 Date Closed: 07/31/2020
 Loan Type: AUTOMOBILE Last Payment Made: 01/16/2021 Maximum Delinquency of 90 days in 04/2020 and in 06/2020:
 High Balance: \$19,187
 Original Charge-off: \$18,870
 Past Due: >\$70,956

Remarks: DISP INVG COMP-RPT BY GRNTR; UNPAID BALANCE CHARGED OFF

Estimated month and year that this item will be removed: 08/2026

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	90	60	90	60	30
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019					
Rating	60	30	30	30	30	OK	OK					

EXHIBIT

24

To dispute online go to: <http://transunion.com/disputeonline>

P DULGF-003 00167-002680 04/1

CAPITAL ONE AUTO FINANCE #6207349422536**** (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025, (800) 946-0332)

Date Opened: 07/24/2019 Date Updated: 08/31/2021 Pay Status: xCharged Off
 Responsibility: Individual Account Payment Received: \$0 Terms: \$0 per month, paid Monthly for 56 months
 Account Type: Installment Account Last Payment Made: 07/16/2021
 Loan Type: AUTOMOBILE Original Charge-off: \$18,870 Date Closed: 07/31/2020
 Maximum Delinquency of 90 days in 04/2020

High Balance: High balance of \$19,187 from 02/2021 to 05/2021; \$19,187 from 07/2021 to 08/2021

Estimated month and year that this item will be removed: 08/2026

	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$20,392	\$20,392		\$20,601	\$20,601	\$20,851	\$20,956					
Scheduled Payment	\$0	\$0		\$0	\$0	\$0	\$0					
Amount Paid	\$0	\$104		\$0	\$249	\$104	\$0					
Past Due	\$20,392	\$20,392		\$20,601	\$20,601	\$20,851	\$20,956					
Remarks	DRG/PRI	DRG/PRI		DRG/PRI	DRG/PRI	DRG/PRI	DRG/PRI					
Rating	C/O	C/O	X	C/O	C/O	C/O	C/O	C/O	X	C/O	C/O	C/O
	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019
Rating	C/O	C/O	C/O	60	90	X	60	30	60	30	30	30
	08/2019											
Rating	30											

EXHIBIT

25

To dispute online go to: <http://transunion.com/disputeonline>

PESWY8-002 01914-025506 04/

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION

UPDATED: A change was made to the item(s) based on your dispute and other information has also changed.

CAPITAL ONE AUTO FINANCE #6207349422536**** (CB DISPUTES TEAM, P O BOX 259407, PLANO, TX 75025, (800) 946-0332)

We investigated the information you disputed and updated: **Balance; Date Updated; Last Payment Made; Past Due; Pay Status; Remarks; Rating; Payment Received; Historical Trended Data.** Here is how this item appears on your credit report following our investigation.

Date Opened:	07/24/2019	Balance:	\$0	Pay Status:	>Account paid in Full; was a Charge-off<
Responsibility:	Individual Account	Date Updated:	07/31/2020	Terms:	\$0 per month, paid Monthly for 56 months
Account Type:	Installment Account	Payment Received:	(\$2,580)	Date Closed:	07/31/2020
Loan Type:	AUTOMOBILE	High Balance:	\$19,187		>Maximum Delinquency of 90 days in 04/2020 and in 06/2020<
		Original Charge-off:	\$18,870		

Remarks: DISP INVG COMP-RPT BY GRNTR: >SETTLED-LESS THAN FULL BLNC<; >PAID IN FULL/WAS A CHARGE OFF<

Estimated month and year that this item will be removed: 06/2026

	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Rating	90	60	90	60	30	60	30	30	30	30	OK

EXHIBIT

26

Equifax

Report Date 8-12-21

~~Report~~ Report Date 10-19-21

Balance Does show zero
which is correct But the
Delayed the update from
showing the account "Paid in full"
As they still show "Charge off"
In the status section.

ON Report # Date 10-29-21

the status still shows
Charge off instead of "Paid in
full". However they did mark
In additional information it was
Paid for less, unfortunately that is
not the correct way to update a
credit Report And they know this.

Report Date 11-9-21

still shows "Charge off" not
"Paid in full" still Refuse to
update Report correctly.

EXHIBIT

>>> We have researched the credit account, Account # - 6207349422536* The results are: WE VERIFIED THAT THIS ITEM BELONGS TO YOU. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION *DATE OF MAJOR DELINQUENCY 1ST REPORTED *HISTORICAL ACCOUNT INFORMATION. If you have additional questions about this item please contact: CAPONEAUTO, Credit Bureau Dispute, PO Box 259407, Plano, TX 75025-9407 Phone: (800) 946-0332

CAPITAL ONE AUTO FINANCE Credit Bureau Dispute PO Box 259407 Plano TX 75025-9407 8009460332
Account # 6207349422536* High Credit Credit Limit 56 Months Monthly Make Good Account Designator Credit Classification

Date of Last	Balance	Amount	Date of Last	Actual Payment	Scheduled Payment	Date of 1st	Date of Last	Due May Due	Change Off	Derived Pay Balance Pay	Bank Pay	DRG
08/07/2021	\$ 20,496	\$ 20,496	08/07/2021	\$ 104	\$ 0	09/2019	09/2019	09/2019	\$ 18,870	Start Date Amount	Date	Class
Charge Off	Insolvency	Insolvency	Charge Off	Insolvency	Insolvency	Charge Off	Insolvency	Insolvency	Charge Off	Insolvency	Charge Off	Insolvency

ADDITIONAL INFORMATION:
Charged Off Account

Auto

Account Previously in Dispute - Now Resolved by Data Furnisher

Fixed Rate

Account History with Status Codes

Date	Status	Date	Status	Date	Status	Date	Status	Date	Status	Date	Status	Date	Status
08/2021	L	08/2021	L	08/2021	L	08/2021	L	08/2021	L	08/2021	L	08/2021	L
08/2020	L	08/2020	L	08/2020	L	08/2020	L	08/2020	L	08/2020	L	08/2020	L
08/2019	L	08/2019	L	08/2019	L	08/2019	L	08/2019	L	08/2019	L	08/2019	L

Historical Account Information	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Payment	High Credit	Credit Limit	Amount Due	Type of Loan	Activity Designator
07/21	\$ 20,496	\$ 0	\$ 104	06/01/2021			\$ 20,496	Auto	
08/21	\$ 20,496	\$ 0	\$ 104	06/01/2021			\$ 20,496	Auto	

(Continued On Next Page)

CE-12-2021

EXHIBIT

20

75934842 100 0000 1144 00000000 0000 0000 0000 0000 0000 0000

CE-12-2021



FFS00000 106 986610122182000072307 6007 6007 2001 87140000

201607

Historical Account Information									
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity	Designator
05/21 \$ 20,601		\$ 249	04/01/2021			\$ 20,601	Auto		
04/21 \$ 20,601		\$ 249	04/01/2021			\$ 20,601	Auto		
03/21 \$ 20,851		\$ 104	03/01/2021			\$ 20,851	Auto		
02/21 \$ 20,956		\$ 104	01/01/2021			\$ 20,956	Auto		
01/21 \$ 20,956	\$ 0	\$ 104	01/01/2021			\$ 20,956	Auto		
12/20 \$ 21,166	\$ 0	\$ 104	12/01/2020			\$ 21,166	Auto		
11/20 \$ 21,271		\$ 209	09/01/2020			\$ 21,271	Auto		
10/20 \$ 21,271		\$ 209	09/01/2020			\$ 21,271	Auto		
09/20 \$ 21,480			02/01/2020			\$ 21,480	Auto		
08/20 \$ 21,480			02/01/2020			\$ 21,480	Auto		
07/20 \$ 21,210	\$ 595		02/01/2020	\$ 18,187		\$ 21,210	Auto		
06/20 \$ 20,780	\$ 595		02/01/2020	\$ 18,187		\$ 1,765	Auto		
05/20 \$ 20,394	\$ 595		02/01/2020	\$ 18,187		\$ 1,170	Auto		
04/20 \$ 19,965	\$ 595		02/01/2020	\$ 18,187		\$ 1,765	Auto		
03/20 \$ 19,548	\$ 595	\$ 1,200	02/01/2020	\$ 18,187		\$ 1,170	Auto		
02/20 \$ 19,149	\$ 595	\$ 1,200	02/01/2020	\$ 18,187		\$ 616	Auto		
01/20 \$ 19,943	\$ 595	\$ 595	12/01/2019	\$ 18,187		\$ 1,180	Auto		
12/19 \$ 19,537	\$ 595	\$ 595	12/01/2019	\$ 18,187		\$ 565	Auto		
11/19 \$ 19,725	\$ 595	\$ 600	11/01/2019	\$ 18,187		\$ 565	Auto		
10/19 \$ 19,831	\$ 595	\$ 600	09/01/2019	\$ 18,187		\$ 600	Auto		
09/19 \$ 20,123	\$ 595			\$ 18,187		\$ 696	Auto		
08/19 \$ 19,700	\$ 595			\$ 18,187			Auto		

EXHIBIT

29

(Continued On Next Page)

Page 13 of 18

1203564630-JKC-0970010400000080-08122021

08-12-2021

3/28/2022

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>. As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "Verified as Reported", the reporting company has certified it is reporting accurately.
- If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: The information you disputed has been updated.

Updated disputed account information. Additional account information was also updated: The information you disputed has been updated as well as other information on this item.

Disputed information accurate. Updated account information unrelated to the dispute: The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.

Consumer's dispute not specific. Consumer information verified. Account information updated: Information on your report has been updated.

The Results Of Our Reinvestigation

Credit Account Information
(For your security, the last 4 digits of account number(s) have been replaced by X. This section includes open and closed accounts reported by credit grantors.)

Account History Status Code	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
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>>> The information you disputed has been updated as well as other information on this item. Account #: 6207349422636. The results are: THIS ACCOUNT HAS BEEN UPDATED TO REPORT AS A PAID CHARGE OFF. ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: ADDITIONAL INFORMATION "BALANCE "PAST

(Continued On Next Page)
000004378-DISC

Page 3 of 18

1201562783-6N-090501022000006-10192021

EXHIBIT

30

Equifax

10-19-2021

DUE *CHARGE OFF AMOUNT *HIGH CREDIT *ACTUAL PAYMENT *DATE OF LAST PAYMENT *TERMS DURATION. If you have additional questions about this item please contact: CAPONEAUTO, Credit Bureau Dispute, PO Box 269407, Plano, TX 75025-9407 Phone: (800) 946-0332

07446 9C02-0009 DECA0000102021023793 00 L 05-004378

30044

CAPITAL ONE AUTO FINANCE	Credit Bureau Dispute PO Box 686-07 Plano TX 75069-0707 \$0.00/46.0332
Account Number	Debit Card
07/24/2019	\$19,187
	Credit Limit
	Term Duration
	Term Frequency
Monthly	Months Remaining
21	Avg Days Delinquency
	Credit Classification

Starts	Ends	Change Off	Installment	Type of Account	Type of Loan	Whose Account	Individual Account	Portfolio Status
10/19/2021	10/20/2021	\$ 0	\$ 2,580	Auto	Individual Account	Portfolio Status		

ADDITIONAL INFORMATION:

Consumer Disputes - Reinvestigation in Process

EXHIBIT
3)

Account History with Status Codes									
	06/2021	06/2021	06/2021	06/2021	06/2021	06/2021	06/2021	06/2021	06/2021
	L	L	L	L	L	L	L	L	L
	06/2020	06/2020	06/2020	06/2020	06/2020	06/2020	06/2020	06/2020	06/2020
	L	L	L	L	L	L	L	L	L
	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
	1	1	1	1	1	1	1	1	1
Historical Account Information									
Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator	
06/21	No Data Available								
08/21	\$ 20.382		07/01/2021			\$ 20.382	Auto		
07/21	\$ 20.486	\$ 0	06/01/2021			\$ 20.486	Auto		
06/21	\$ 20.486	\$ 104	05/01/2021			\$ 20.486	Auto		
05/21	\$ 20.601		04/01/2021			\$ 20.601	Auto		
04/21	\$ 20.601	\$ 249	04/01/2021			\$ 20.601	Auto		
03/21	\$ 20.851	\$ 104	03/01/2021			\$ 20.851	Auto		
02/21	\$ 20.856		01/01/2021			\$ 20.856	Auto		

(Continued On Next Page)
000004378-DISC

Page 4 of 18

1291562783-6N-09b5010200000061-10192021

10-14-27321



36263026 1 00 0230212610100007236 0307 0200 1280 77500000

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "Verified as Reported", the reporting company has certified it is reporting accurately.
- If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation

Credit Account Information: For your security, the last 4 digits of account number(s) have been replaced by 7. (This section includes open and closed accounts reported by credit grantors).

Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
--	---	---	---

>>> The information you disputed has been updated as well as other information on this item. Account # - 6207349422536* The results are: THIS ITEM HAS BEEN UPDATED TO REPORT AS PAID IN FULL. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT

(Continued On Next Page)
000003236-DISC

EXHIBIT

32

Equifax

10-29-2021

>>> The information you sourced has been updated as well as other information on this item. Account # - 6207349422538* The results are: WE HAVE VERIFIED THAT THE LAST PAYMENT DATE IS REPORTING CORRECTLY. THE DATE CLOSED HAS BEEN UPDATED. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: CAPONEAUTO, Credit Bureau Dispute, PO Box 250407, Plano, TX 75025-9407 Phone: (800) 946-0332

CAPITAL ONE AUTO FINANCE
Account Number: 8009460352
Authorized Address: 10000
Date Opened: 01/01/2007
High Credit
Credit Limit: 10000
Terms Duration: 36 Months
Terms Frequency: Monthly
Market: Bond
Acctg Designer:
Creditor Classification:

[illegible]

(Continued On Next Page)
000003225-DISC

Page 4 of 8

1305513106-194-08c901030000085-11092021

11-09-2021

EXHIBIT 34



52532003 100 9859212004 100205C32C 06C75000 21590 2003000

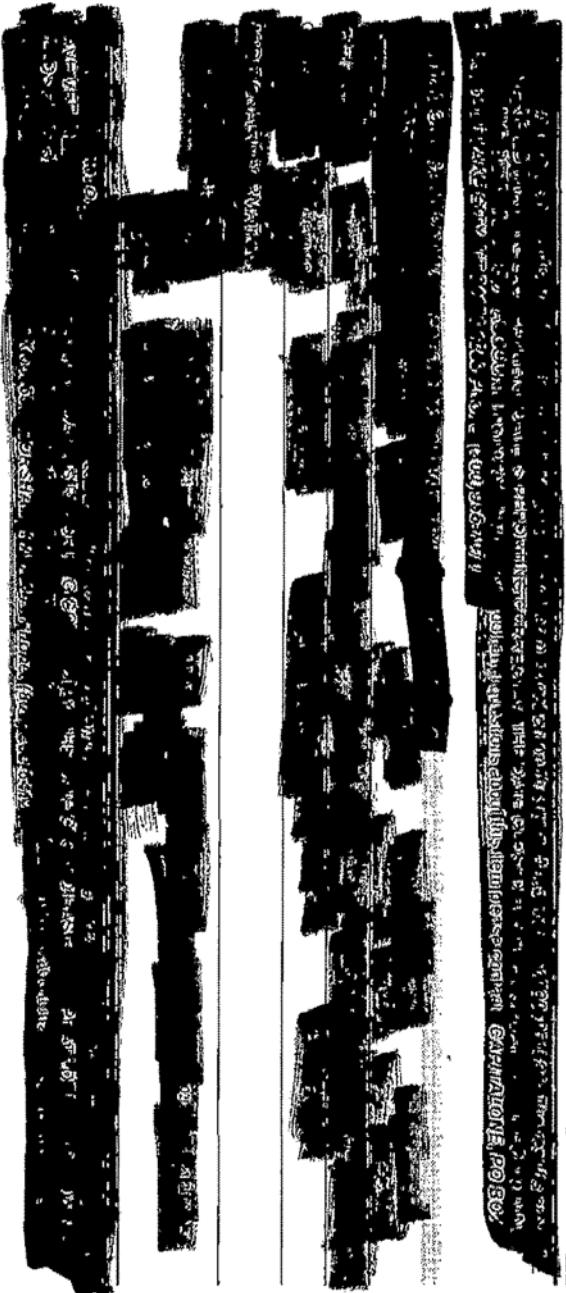
Equifax

EXHIBIT 35

ADDITIONAL INFORMATION:
A Temporary Update Freeze On File
Account Paid For Less Than Full Balance
Paid Charge Off

Auto

Account History with Status Codes											
09/2021	L	08/2021	L	07/2021	L	06/2021	L	05/2021	L	04/2021	L
11/2020	L	10/2020	L	09/2020	L	08/2020	L	07/2020	L	06/2020	L
01/2020	2	12/2019	1	11/2019	1	10/2019	1	09/2019	1	08/2019	1



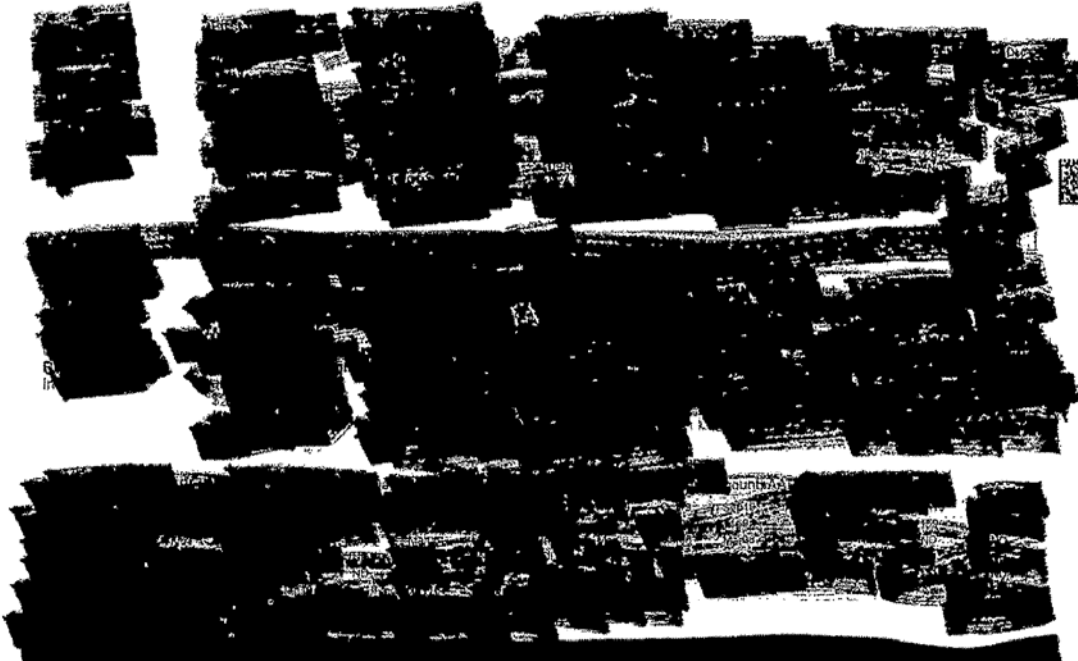
(Continued On Next Page)
000003225-DISC

11-09-2021

30
EXHIBIT

Report Date 8-15-22 they
show ND on July 1 Aug 2020
they show A c/o 01 OCT 2021
Report Date 9-24-20
E. R. R. R.

PATRICK M RUSNIAK | Report # 2143-5256-10 for 09/24/20



CAPITAL ONE AUTO FINANCE PT 111 ACCT # 80074917255... PO BOX 2050117 FLA NC TX 750751800144032

Date opened	First reported	Recent balance	Payment history
Jul 2019	Jul 2019	\$21,480 as of Aug 2020	
Address ID #	Terms	Status	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
009855339	56 Months	Account charged off.	2020
Type	Monthly payment	\$18,870 written off.	2019
Auto Loan	Not reported	\$21,480 past due as of	
Responsibility	Credit limit or original amount	Aug 2020.	
Individual	High balance	This account is scheduled to continue on record until Jun 2026.	
	Not reported	Date of Status	
		Jul 2020	

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19
AB (\$)	21,210	20,780	20,394	19,985	19,648	19,149	18,943	18,537	18,725	19,891	20,123	19,705	19,292
DPR	Feb13	Feb13	Feb13	Feb13	Feb13	Feb13	Dec30	Dec30	Nov25	Oct21	NO	NO	NO
SPA (\$)	NO	595	595	595	595	595	595	595	595	595	595	595	595
AAP (\$)	NO	NO	NO	NO	NO	1,200	NO	595	600	600	NO	NO	NO

The original amount of this account was \$19,187



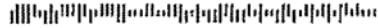
EXHIBIT

37

Allen, TX 75013



0001376 02 MB 0.515 **AUTO T9 0 7191 46356-114630 -C02-P01377-I
 PATRICK RUSNIAK
 15330 RALSTON PL
 LOWELL IN 46356-1146



Your Credit Report

Report # 0757-3853-52 for Aug 15, 2022

EXHIBIT

38

Hi, Patrick. Welcome to your Credit Report.

The summary below shows only the most important activity that affects your credit history. For more details, see the full credit report following the summary or view it online: experian.com/freescore

What makes up your FICO® Score?*



*Credit score calculated based on the FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. Learn More at Experian.com.

0040674499

PATRICK RUSNIAK Report # 0757-3853-52 for 08/15/22

page 1 of 12

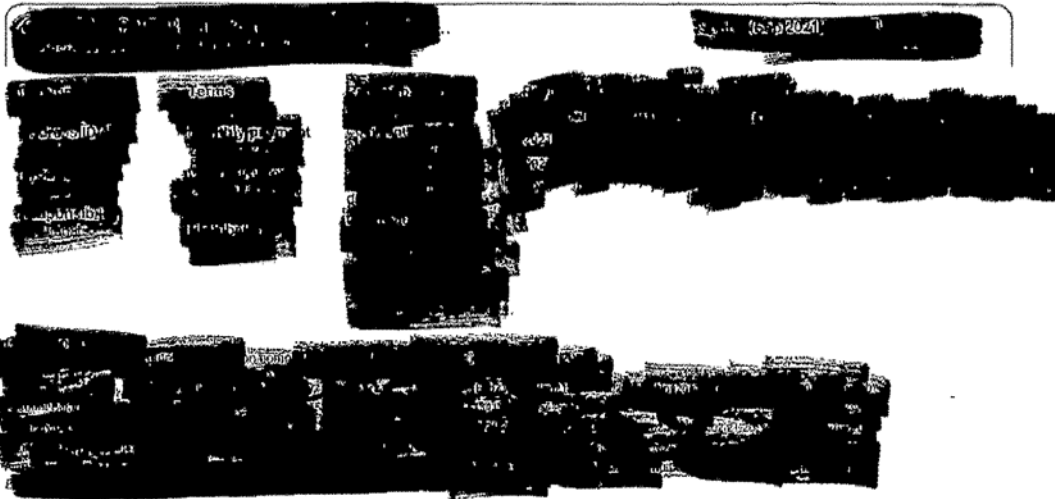
09/28/22 17:54:06 8773834002

→ 8773834002

Capital One

Page 041

Your Potentially Negative Account Activity (Continued)



CAPITAL ONE AUTO FINANCE Partial Acct # 6207349422536...,
PO BOX 259407 PLANO TX 75025: (800) 946 0332

Status (Oct 2021) Paid in settlement.
\$18,870 written off.

Date opened
Jul 2019

Terms
56 Months

Recent balance
Not reported

Payment history: Jul 2019 - Oct 2021

Address ID #
0098658339

Monthly payment
Not reported

This account is
scheduled to continue on
record until May 2026.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2021	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2020							ND	ND	ND	ND	ND	ND
2019							ACK	OK				

Type
Auto Loan
Responsibility
Individual

Credit limit or
original amount
\$19,187
High balance
Not reported

Comment
Account previously in
dispute - investigation
complete, reported by
data furnisher

Comment:
Account paid in full for
less than full balance

This item was updated
from our processing of
your dispute in Nov 2021.

Comment History

Account previously in dispute - investigation complete, reported by data furnisher | Jul 2021 | May 2021 - Feb 2021

	Jul21	Jul21	May21	Apr21	Mar21	Feb21	Jan21	Dec20	Oct20	Sep20	Aug20
Account Balance	\$20,392	\$20,496	\$20,601	\$20,601	\$20,851	\$20,956	\$20,956	\$21,271	\$21,271	\$21,480	\$21,480
Date Payment Received	07.16.21	06.16.21	04.16.21	04.16.21	03.16.21	01.16.21	01.16.21	10.19.20	10.19.20	02.13.20	02.13.20
Scheduled Payment Amount	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data
Actual Amount Paid	No Data	\$0	No Data	\$249	\$104	No Data	\$104	\$0	\$209	No Data	No Data

The original amount of this account was \$19,187

EXHIBIT

39

0040674499

PATRICK RUSNIAK Report # 0757-3853-52 for 08/15/22

page 4 of 12